

UNION SAVINGS BANK

	CPP Disbursement Date 12/29/2009	Cert 32329	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$75	\$67	-10.5%		
Loans	\$41	\$40	-3.6%		
Construction & development	\$6	\$5	-11.9%		
Closed-end 1-4 family residential	\$12	\$11	-8.4%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-9.7%		
Commercial & Industrial	\$1	\$1	-6.3%		
Commercial real estate	\$18	\$18	-1.4%		
Unused commitments	\$3	\$7	167.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$9	-27.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$8	\$4	-52.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$67	\$60	-10.7%		
Deposits	\$65	\$58	-9.8%		
Total other borrowings	\$2	\$1	-41.8%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$8	\$7	-8.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	10.4%	--		
Tier 1 risk based capital ratio	17.7%	17.3%	--		
Total risk based capital ratio	19.0%	18.5%	--		
Return on equity ¹	2.8%	-21.6%	--		
Return on assets ¹	0.3%	-2.3%	--		
Net interest margin ¹	3.5%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	29.6%	127.6%	--		
Loss provision to net charge-offs (qtr)	64.6%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.7%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.9%	14.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	8.8%	0.0%	1.5%	0.0%	--
Total loans	5.5%	1.7%	0.7%	0.0%	--